

Life and AD&D Insurance Benefits

Benefits are provided by Aetna

The State of Nebraska offers both life and accidental death and dismemberment (AD&D) insurance coverage to employees. Newly hired employees may elect any supplemental coverage amount within the first 30 days of employment without having to provide evidence of insurability.

Open Enrollment Only

If you are currently enrolled in supplemental life insurance coverage, you may increase your coverage level by one increment without providing evidence of insurability.

Basic Life Insurance

The State provides eligible full-time employees with a basic life insurance benefit of \$20,000 at no cost. Part-time employees are eligible for the \$20,000 insurance benefit and pay a prorated monthly charge.

Accidental Death & Dismemberment Insurance(AD&D) – Employee Only

AD&D insurance pays benefits if you die or suffer certain serious injuries as a result of an accident. The AD&D benefit is paid based upon the type of loss you suffer.

AD&D Information

Rate \$0.10/month

Coverage Up to \$5,200

* Dependent coverage is not available.

Supplemental Employee Life Insurance

You may elect to purchase additional life insurance coverage for yourself. Coverage can be purchased in increments of one-half, 1, 1.5, 2, 3, 4, or 5 times your annual salary. Amounts will be rounded to the next highest \$1,000. Employees pay the entire cost for supplemental life insurance through a payroll deduction. **Employee supplemental life rates are based on your age and salary as of July 1 of each year.**

During open enrollment, employees may increase supplemental life coverage by one increment without approval by the carrier. Any increases outside of the Open Enrollment period, or any increases greater than one increment, will require evidence of insurability and approval by the carrier.

Supplemental Life Coverage - Monthly Rates

Age	Rate/\$1,000
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Under 25	\$0.024
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25-29	\$0.024
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30-34	\$0.032
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35-39	\$0.049
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40-44	\$0.073
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45-49	\$0.105
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50-54	\$0.178
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55-59	\$0.381
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60-64	\$0.729
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65-69	\$1.191
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70-74	\$1.620
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75-79	\$3.677
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80 and over	\$7.444
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Supplemental Life Insurance – Dependent

You may also purchase optional life insurance for your spouse and dependent child(ren) up to age 26. There are two dependent life options to choose from and both include coverage for spouse and your child(ren) but vary by spouse's age.

Dependent Supplemental Life Insurance Monthly Rates

	Option 1 (Low) Spouse &/or Child(ren) \$5,000 Policy	Option 2 (High) Spouse &/or Child(ren) \$10,000 Policy
If Spouse under age 70	\$1.54	\$3.00
If Spouse 70 or older	\$4.10	\$8.22



NOTE: If both husband and wife are employed by the State, only one may cover the children on the State's supplemental dependent life coverage. Also, they cannot elect dependent life coverage on each other.